



PATENT

IFW

Case Docket No. 1DATA.120A

Date: May 25, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Cheryl Phillips and David Smith
App. No. : 10/695,481
Filed : October 27, 2003
For : SYSTEMS AND METHODS FOR
EDITING CHECK TRANSACTIONS
Examiner : Not Yet Known
Art Unit : 3627

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

May 25, 2004

(Date)

James W. Chang, Reg. No. 52,718

TRANSMITTAL LETTER

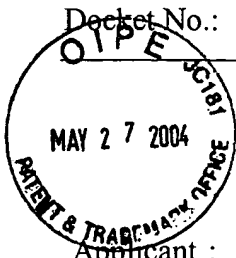
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 listing seventeen (17) references, **only three (3) of which are enclosed.**
- (X) Return prepaid postcard.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.

James W. Chang
Registration No. 52,718
Agent of Record
Customer No. 20,995
(909) 781-9231

**INFORMATION DISCLOSURE STATEMENT**

Applicant : Cheryl Phillips and David Smith
App. No. : 10/695,481
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For : SYSTEMS AND METHODS FOR
EDITING CHECK TRANSACTIONS
Examiner : Not Yet Known
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Enclosed is form PTO-1449 listing seventeen (17) references. Copies of disclosed U.S. patents and/or publications are not included pursuant to PTO waiver of the requirement under 37 C.F.R. § 1.98(a)(2)(i) for applications filed after June 30, 2003. Copies of other references are enclosed.

This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,

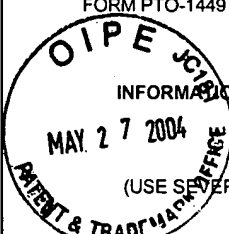
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: _____

5-25-04

By: _____

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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)	ATTY. DOCKET NO. 1DATA.120A	APPLICATION NO. 10/695,481
	APPLICANT Cheryl Phillips and David Smith	
	FILING DATE October 27, 2003	GROUP 3627

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1	5,679,938	10/21/97	Templeton, et al.			
	2	5,679,940	10/21/97	Templeton, et al.			
	3	5,930,777	07/27/99	Barber			
	4	6,505,772 B1	01/14/03	Mollett, et al.			
	5	6,547,132 B1	04/15/03	Templeton, et al.			
	6	6,581,043 B1	06/17/03	Wallin, et al.			
	7	US 2003/0093368 A1	05/15/03	Manfre, et al.			
	8	US 2003/0130919 A1	07/10/03	Templeton, et al.			
	9	US 2003/0216987 A1	11/20/03	Mollett et al.			
	10	US 2003/0216988 A1	11/20/03	Mollett et al.			
	11	US 2003/0217014 A1	11/20/03	Mollett et al.			
	12	US 2003/0225686 A1	12/04/03	Mollett et al.			
	13	US 2002/0178112 A1	11/28/02	Goeller et al.			
	14	US 2003/0217003 A1	11/20/03	Weinflash et al.			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	15	WO 01/197134 A1	12/20/01	World Intellectual Property Organization (WIPO)			N/A	
	16	WO 03/042790 A2	05/22/03	World Intellectual Property Organization (WIPO)			N/A	
	17	WO 03/083751 A1	10/09/03	World Intellectual Property Organization (WIPO)			N/A	

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052104

EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	